

ABSTRACT OF THE DISCLOSURE

In a case of a transaction with high security using a transfer device, a deposited amount is transferred from a first purse (first purse area) of an IC card to a second purse (second purse area) through personal authorization by using a code number, and in a case of a transaction with low security through a device in the user's side, personal authorization is not required, and an amount of money for payment is executed with the second purse of the IC card.

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